



<h2>FACTS</h2>	<h3>WHAT DOES BAY STATE BANK DO WITH YOUR PERSONAL INFORMATION?</h3>
<h3>Why?</h3>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<h3>What?</h3>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security number and income</li> <li>Account balances and transaction history</li> <li>Payment history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<h3>How?</h3>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

Reasons we can share your personal information:	Does Bay State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> - to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates everyday business purposes</b> - information about your transactions and experiences	NO	We don't share
<b>For our affiliates everyday business purposes</b> - information about your creditworthiness	NO	We don't share
<b>For our affiliates to market to you</b>	NO	We don't share
<b>For non-affiliates to market to you</b>	NO	We don't share

<h3>Questions?</h3>	Call 1-800-244-8161 or visit <a href="http://www.baystatesavingsbank.com">www.baystatesavingsbank.com</a>
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## Who We Are:

<b>Who is providing this notice?</b>	Bay State Bank
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## What We Do:

<b>How does Bay State Bank protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We maintain physical, electronic and procedural safeguards to guard personal information. We restrict access to those who have a business reason. We educate our employees on the importance of confidentiality.</p>
<b>How does Bay State Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>• Open an account or make deposits or withdrawals from your account</li><li>• Apply for a loan</li><li>• Pay your bills</li><li>• Use your credit or debit card</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"><li>• Sharing with affiliates for everyday business purposes – information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions:

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"><li>• <i>Bay State Bank does not share with our affiliates.</i></li></ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"><li>• <i>Bay State Bank does not share with non-affiliates so they can market to you.</i></li></ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include financial institutions with whom we offer credit card services.</i></li></ul>

## Other Important Information:

We adhere to the Massachusetts Data Protection Law, regulation 201 CMR 17.00. 201 CRM 17.00 establishes minimum standards to be met in connection with the safeguarding of personal information contained in both paper and electronic records. The objective is to ensure the security and confidentiality of customer information in a manner fully consistent with industry standards; protect against anticipated threats or hazards to the security or integrity of such information; and to protect against unauthorized access to or use of such information.